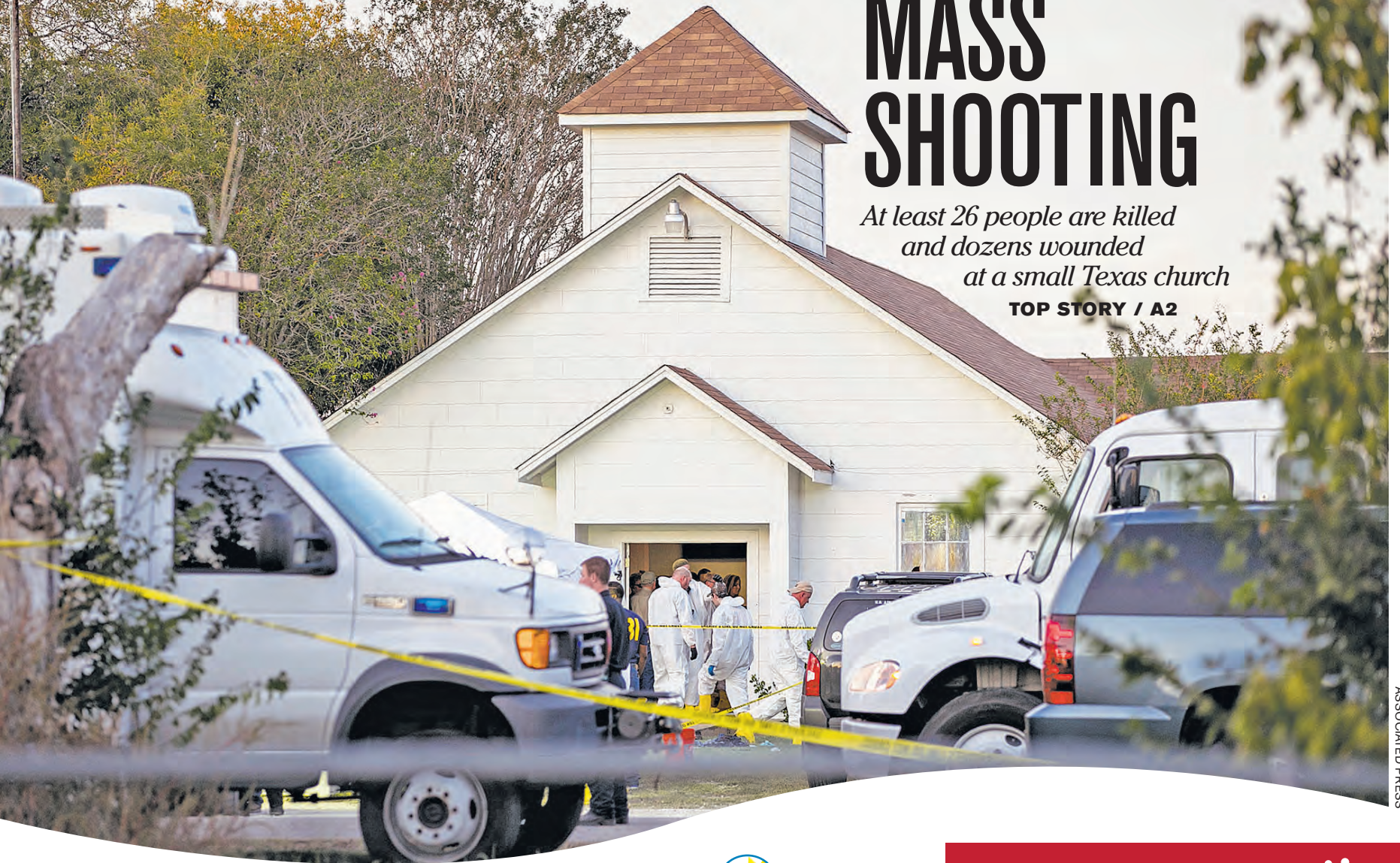


MASS SHOOTING

At least 26 people are killed
and dozens wounded
at a small Texas church

TOP STORY / A2



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HMSA decries nonprofits paying premiums

The insurer says costs
would be less if patients
used government plans

By Kristen Consillio
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The state's largest health insurer says it has an estimated \$20 million a year in "excessive and unnecessary" costs due to nonprofits paying health insurance premiums for patients, some of whom are on dialysis and could be covered by government health plans.

The Hawaii Medical Service Association is changing its policy as of Feb. 1 to ban certain third parties from paying medical premiums.

HMSA said there are about 120 members primarily in individual Affordable Care Act plans whose policies are being paid for by nonprofits such as the American Kidney Fund, which helps dialysis patients in financial need.

"In some instances these folks qualify for government-sponsored health plans — Medicare and Medicaid — but instead are buying through these nonprofits commercial insurance," which reimburse providers at higher rates than government health plans, said HMSA spokeswoman Elisa Yadao.

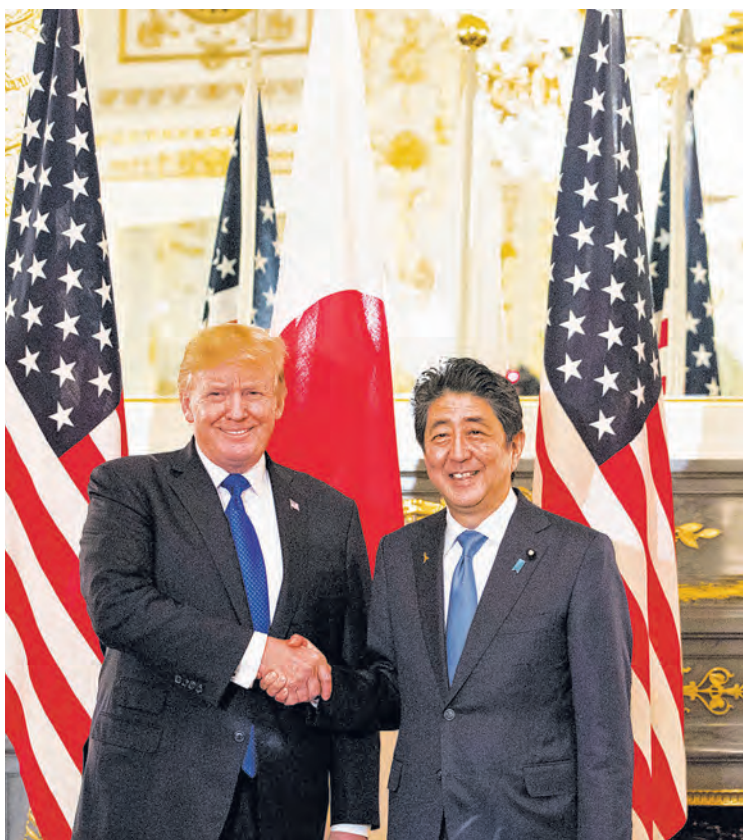
HMSA says the \$20 million cost is passed on to roughly 18,000 members with Obamacare policies who are facing a 19.8 percent rate hike in 2018. About half of that hike is due to costs associated with patients whose premiums are paid by nonprofits, HMSA said.

"That's where these excess costs are being generated," Yadao said.

The American Kidney Fund was the focus of a New York Times investigation in December.

Please see **HMSA, A7**

INSIDE



ASSOCIATED PRESS

Trump in Japan

The president puts pressure on North Korea's
actions with missing Japanese family members

NATION AND WORLD / A5

Can the Warriors turn it around
and save their season?

DAVE REARDON IN SPORTS / C1

Discharge from West Maui
sewage treatment facility
found to be eroding reef

LOCAL / B1



Kona coffee farmers see red in KonaRed coffee drink contents

By Andrew Gomes
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A Kona coffee farmer organization is complaining to state regulators that a California company is misleading consumers over the quantity of premium-priced Kona beans in a line of cold-brew coffee drinks.

The state Department of Agriculture, however, said it doesn't have the jurisdiction or tools to take action and

that a state law controlling how packages of Hawaii coffee beans are labeled doesn't apply to beverages.

The Kona Coffee Farmers Association takes issue with bottled coffee drinks made by KonaRed Corp. The association asserted in a letter that the product violates federal product labeling laws unless more than half the coffee in each drink is from Kona.

Association representatives also asked the Agriculture Department and Scott Enright, the agency's board chairman, to support an effort to amend Hawaii law so that requirements for disclosing the origin and quantity of Hawaii coffee in packages of roasted or instant coffee apply to beverages.

"We believe this KonaRed product and other brewed and coffee-flavored products using Hawaii coffee names — for example, Royal Mills' canned 'Hawaiian Kona Premium Coffee' with no indication of what percentage of the coffee, if any, is from Kona — should make the

Please see **COFFEE, A7**

A bottle of KonaRed cold-brew Kona blend coffee.

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